

## AMENDMENTS TO THE CLAIMS

Please replace all prior versions and listings of claims in the application with the listing of claims as follows:

### **Listing of Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer-implemented method to manage risk related to opening a client account, the method comprising:

receiving ~~digital information~~ client corporate structure data elements, with a corresponding risk level value for each data element, into a computer system relating to a client seeking to open the client account;

structuring, by the computer, the received ~~digital information~~ data elements according to a risk quotient criteria associated with a reputational risk of opening the client account, wherein structuring includes assigning the received data elements to the risk quotient criteria, and wherein said reputational risk relates to a professional standing in an industry of an account opening entity;

~~associating assigning~~, by the computer, a predetermined weight [[with]] to the risk quotient criteria according to relative importance of the risk quotient criteria;

retrieving the risk level value corresponding to each data element;

calculating, by the computer, a risk quotient based on the ~~structured information~~ the risk level value corresponding to each data element and the weight associated with the risk quotient criteria; and

generating, by the computer, a suggested action ~~in response to~~ based on the calculated risk quotient.

2. (Currently Amended)      The method of claim 1, further comprising:  
storing data comprising the received ~~information~~ data elements, the risk quotient, and the suggested action in a risk quotient criteria database; and  
generating a due diligence report based upon the stored data.

3. (Currently Amended)      The method of claim 2, wherein the due diligence report comprises a history of inquiries made relating to the client account and actions taken ~~responsive to~~ based on the risk quotient.

4. (Currently Amended)      The method of claim 1 further comprising :  
presenting a graphical user interface to a network access device;  
displaying questions relating to the client account on the graphical user interface; and  
receiving ~~information~~ data elements into the computer system responsive to the questions displayed.

5. (Currently Amended) The method of claim 1, wherein the received ~~information is~~ data elements are received from ~~[[an]]~~ a source of electronic data.

6. (Currently Amended) The method of claim 1, wherein the suggested action is responsive to the received ~~information~~ data elements.

7. (Previously Amended) The method of claim 1, wherein the suggested action is directed towards reducing at least one of a financial, legal, regulatory, and reputational risk associated with the client account.

8. (Previously presented) The method of claim 1, wherein the suggested action comprises blocking an opening of the client account.

9. (Currently Amended) The method of claim 1, wherein the suggested action comprises notifying an authority concerning the received ~~information~~ data elements.

10. (Currently Amended) The method of claim 1, wherein the received ~~information is~~ data elements are received electronically from an external database.

11. (Currently Amended) The method of claim 1, further comprising performing a calculation on [[the]] a risk assumed by a financial institution as represented by the risk quotient.

12. (Currently Amended) The method of claim 1, further comprising aggregating a plurality of [[the]] risk quotients in order to calculate a total risk quotient representative of a total risk assumed by a financial institution.

13. (Currently Amended) The method of claim 1, further comprising calculating an average risk quotient based on a plurality of [[the]] risk quotients.

14. (Currently Amended) The method of claim 1, wherein at least a portion of the received ~~information is~~ data elements are received in a pre-structured format.

15. (Currently Amended) The method of claim 1, wherein the risk quotient is calculated by multiplying a numerical value representative of a risk associated with the risk quotient criteria times a numerical value indicative of a category weighting.

16. (Currently Amended) A computerized system for managing risk associated with opening a client account, the system comprising:

a computer server accessible with a network access device via a communications network; and

executable software stored on the server and executable on demand, the software operative with the server to cause the system to:

receive ~~digital information~~ client corporate structure data elements, with a corresponding risk level value for each data element relating to the client account;

structure the received ~~digital information~~ data elements according to a risk quotient criteria associated with ~~[[are]]~~ a reputational risk of opening the client account, wherein structuring includes assigning the received data elements to the risk quotient criteria, and wherein said reputational risk relates to a professional standing in an industry of an account opening entity;

~~associate~~ assign a predetermined weight ~~[[with]]~~ to the ~~calculated~~ risk quotient criteria according to relative importance of the risk quotient criteria;

retrieve a risk level value corresponding to each data element;

calculate a risk quotient based on the ~~structured information~~ risk level value corresponding to each data element and the weight associated with the risk quotient criteria; and

generate a suggested action ~~in response to~~ based on the calculated risk quotient.

17. (Currently Amended) The computerized system of claim 16, wherein the software is further operative to cause the system to:

store data in a risk quotient criteria database, wherein the stored data includes the received ~~information~~ data elements, the risk quotient, and the suggested action; and

generate a due diligence report based upon the stored data.

18. (Currently Amended) The computerized system of claim 16, wherein the network access device is a personal computer.

19. (Currently Amended) The computerized system of claim 16, wherein the network access device is a wireless handheld device.

20. (Currently Amended) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

receive ~~digital information~~ client corporate structure data elements, with a corresponding risk level value for each data element relating to the client account;

structure the received ~~digital information~~ data elements according to a risk quotient criteria associated with a reputational risk of opening the client account, wherein structuring includes assigning the received data elements to the risk quotient criteria, and wherein said reputational risk relates to a professional standing in an industry of an account opening entity;

~~associate~~ assign a predetermined weight [[with]] to the calculated risk quotient criteria according to relative importance of the risk quotient criteria;

retrieve a risk level value corresponding to each data element;

calculate a risk quotient based on the ~~structured information~~ risk level value corresponding to each data element and the weight associated with the risk quotient criteria; and

generate a suggested action ~~in response to~~ based on the calculated risk quotient.

21. (Cancelled)

22. (Cancelled)